

# IMPORTANT INFORMATION ABOUT SAGA HOLIDAYS AND SAGA CRUISES

## Status disclosure

Saga Holidays is a trading name of ST&H Limited (registration no. 2174052) and Saga Travel Group (UK) Limited (registration no. 12102155). Saga Cruises is a trading name of Saga Cruises Limited (registration no. 3267858). With respect to general insurance products sold in the UK, Saga Cruises Limited, Saga Travel Group (UK) Limited and ST&H Limited are appointed representatives of Saga Services Limited (Company No. 732602) which is authorised and regulated by the Financial Conduct Authority. All four companies are registered in England and Wales. Registered Office: 3 Pancras Square, London N1C 4AG

Saga Services Limited is authorised and regulated by the Financial Conduct Authority (FCA registered number is 311557).

You can confirm Saga Services Limited's address and statutory status on the Financial Conduct Authority website at [register.fca.org.uk](https://register.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

When you purchase your policy through Saga Holidays or Saga Cruises, we will act on your behalf.

## Remuneration

Employees of Saga Holidays and Saga Cruises are not actively incentivised to sell Travel Insurance. All employees receive a basic salary and may also be eligible to receive various financial rewards, including a bonus. These are based on a number of factors, including the achievement of sales and quality targets. Discretionary non-financial rewards (e.g. social events) may also be given for the same reasons.

When you take out a policy with us, we retain a percentage of the premium to cover our operating costs and profit. The balance is paid to the insurer.

## Making a complaint

If you have a complaint about your Saga Holidays or Saga Cruises Travel Insurance, you can contact us by letter, email or phone.

If you wish to complain in writing, please send a letter to the Customer Relations Department, Saga Services Limited, PO Box 253, Seaham DO, SR7 1BN or email us at [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk). Alternatively, you can call us on 01303 771160.

The Financial Ombudsman may look into a complaint if you remain dissatisfied after we have reviewed it. However, if we have not provided a final response within eight weeks, you can refer your complaint straight to the Financial Ombudsman Service. You can contact them at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

Telephone: 0800 0234 567 or 0300 1239 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Financial Services Compensation Scheme (FSCS)

Saga is covered by The Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Saga cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Demands and needs

Your Saga Holidays and Saga Cruises Travel Insurance policy is designed to meet the demands and needs of an individual wishing to protect themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring while travelling away from home.

## Our service

We do not provide you with any advice or recommendation. We will ask you a number of questions to ensure the product we can offer suits your needs. You will then need to make your own choice about how to proceed.

## Handling your money

When collecting or returning premiums, Saga Holidays and Saga Cruises act as the agents of the insurer. This means that your money is protected, as any premium you pay us is treated by the insurer as having been paid directly to them. When you take out a policy with us, we may retain a percentage of the premium to cover our operating costs and profit. The balance is paid to the insurer. We may also receive an additional bonus from the authorised insurers which is dependent on the underwriting profits they make on the policies arranged and administered.

## Fees

There are no amendment or cancellation fees associated with the travel insurance.

## Use of personal data

Saga uses the data they collect from you, including special categories of personal data, to contact you and personalise their communication. Saga and/or the insurer(s) also use it for administrative purposes to provide the service you requested and for preparing quotations. If Saga has obtained your permission to do so, they will also contact you by post, telephone, email or other means to tell you about offers, products and services that may be of interest to you. At any time you can opt out of receiving such information, revise the products you would like to hear about or change the method they use to communicate with you. You can update these preferences by calling 0800 904 7489. For further information about how the Saga Group uses your personal information, please visit [www.saga.co.uk/privacy-policy](http://www.saga.co.uk/privacy-policy) or contact the Saga Group Data Protection Officer by email: [data.protection@saga.co.uk](mailto:data.protection@saga.co.uk) or post: Saga Services Limited, 3 Pancras Square, London N1C 4AG.

## IMPORTANT INFORMATION YOU NEED TO KNOW ABOUT THE INSURER

### More about the insurer

Saga's travel insurance is underwritten by Astrenska Insurance Limited, with claims administered on their behalf by Collinson Insurance Services Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference No 202846. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No 311883. These details can be checked on the Financial Services Register at: [www.fca.org.uk](http://www.fca.org.uk). Registered in England and Wales.

### The law applicable

Unless we have agreed otherwise, this contract will be governed by English law.

### Cancellation rights

You have the right to cancel your policy at any time prior to the departure of your holiday. If you wish to do so, you will be entitled to a price reduction on your holiday. To exercise your right to cancel your policy, please contact us by telephone on 0800 9885 886 for European, Long Haul holidays and Small Ship Cruises, 0800 506 066 for River Cruises and 0800 504 505 for Ocean Cruises. If you do not exercise your right to cancel your policy, it will continue in force for the period of your holiday.

### Fraud prevention and financial crime

To help Saga prevent fraud, money laundering and other financial crime, the information you provide may be submitted to fraud prevention agencies and other organisations whose records may be searched.

As part of the insurer's fraud prevention process it will complete a number of enquiries to check the details you provide against relevant fraud prevention databases. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

The insurer and other organisations may also access and use this information to prevent fraud and financial crime, for example, when:

- checking details on applications for credit and credit-related or other facilities;
- managing credit and credit-related accounts or facilities and recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

The insurer and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies in the United Kingdom.

If you would like to receive details of the fraud prevention agencies used, please contact the Application Counter Fraud Manager, Saga Services Limited, PO Box 253, Seaham DO, SR7 1BN.

### Making a claim

For medical assistance claims and help with lost or stolen passports call 0800 092 2263 from the UK or (+44) 1444 442375 from abroad. For all other claims call 0800 092 2502 from the UK or (+44) 1444 442376 from abroad.

### Making a complaint about a claim

If you have a complaint about a claim or you are dissatisfied with the service that Collinson Insurance Services Limited has provided please contact: Quality Department, Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN, call 0800 092 2502 or email [complaints@collinsoninsurance.com](mailto:complaints@collinsoninsurance.com)

The Financial Ombudsman may look into a complaint if you remain dissatisfied after we have reviewed it. However, if we have not provided a final response within eight weeks, you can refer your complaint straight to the Financial Ombudsman Service. You can contact them at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone 0800 0234 567 or 0300 1239 123 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

